

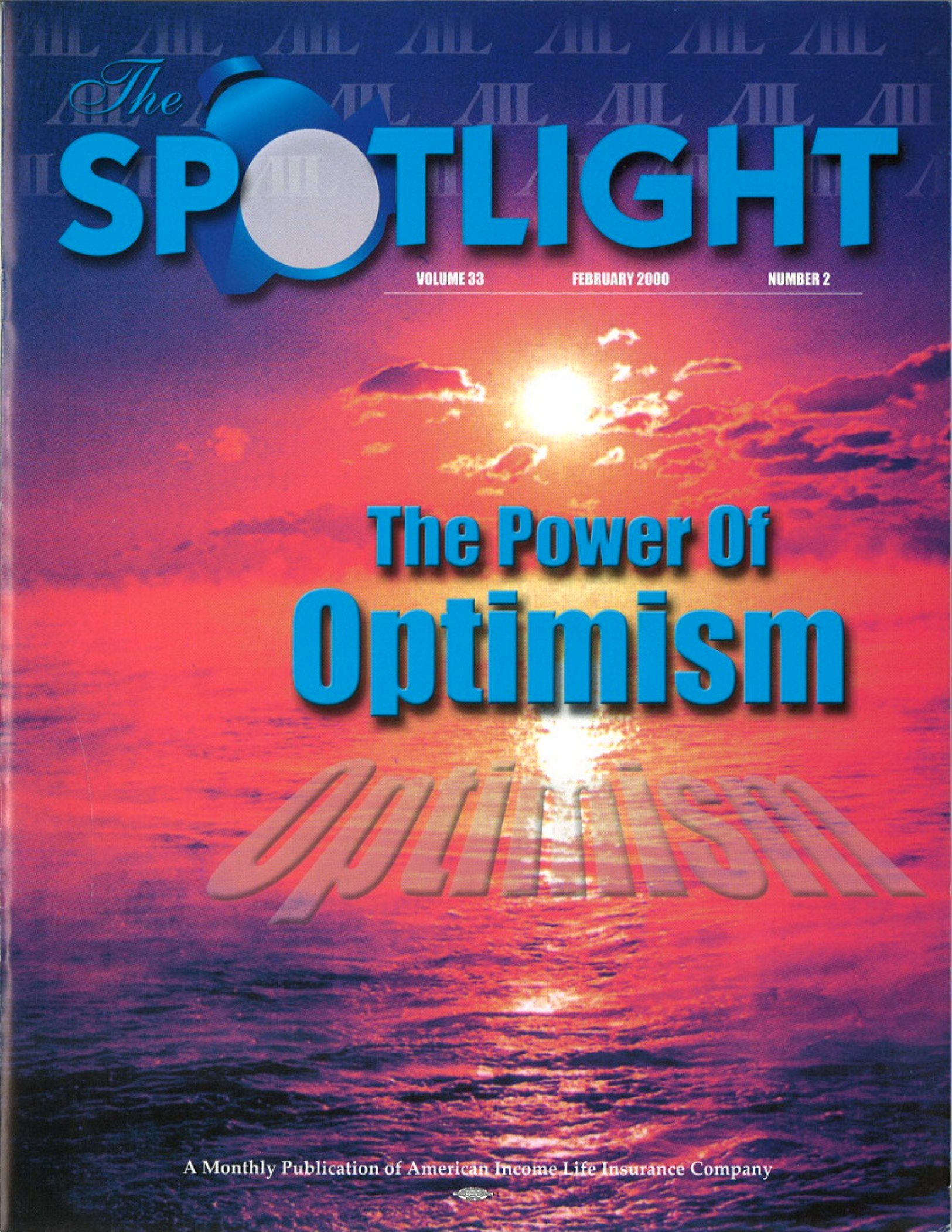


The
SPOTLIGHT

VOLUME 33

FEBRUARY 2000

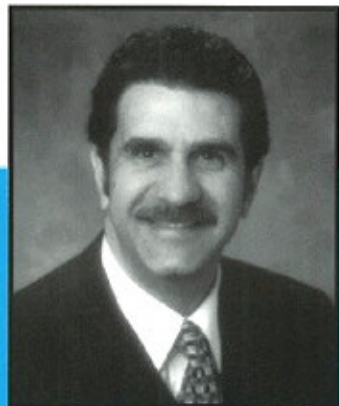
NUMBER 2



**The Power Of
Optimism**

Optimism

A Monthly Publication of American Income Life Insurance Company



from the desk of Roger Smith

Executive Vice President,
Director Of Agencies

An intense
anticipation itself
transforms
possibility into
reality; our
desires being
often but
precursors of the
things which we
are capable of
performing.
— Samuel Smiles

The Glass Is Half Full

There's something to be said about having the right attitude. Think about it. When was the last time you heard a top producer say, "Nobody is going to buy products from me"? Probably never. That's because a good producer approaches each sales scenario with optimism. Consider this:

A shoe company sent two sales representatives into the Australian outback to drum up business among the Aborigines. Soon after, the company received letters from the two.

The first salesman wrote: "No business here. Natives don't wear shoes."

The second salesman wrote: "Great opportunity here. Natives don't have shoes."

Who do you think achieved greater sales success? The difference here is how each salesman viewed the situation. Salesman two wanted the sale and grasped the opportunity this untapped market provided. What would you have done?

In our business especially, it is essential that as Agents and PR representatives, we be continually optimistic. As you can see, attitude influences how you approach and complete each sale. We must be confident in the nobility of our profession and the quality of products we offer. Remember, union members will buy life insurance to protect their families. And you, the American Incomer and fellow union member, are the perfect person to provide that insurance protection to that family.

The way you choose to look at life determines how life looks at you. Our company, American Income, was built on hard work and undying optimism. The skeptics all said it would never work, you can't sell life insurance to union members. But, when you talked to anyone at AIL, it wasn't a question of "if" they would buy. The only question was "how much" would they buy? When you focus on being positive, everything else falls into place.

I encourage each of you to live optimistically. I know you will be pleasantly surprised at how full your glass becomes.

Continuing the legacy, carrying the torch,

American Income Life Convention

April 5-9, 2000

The Ritz-Carlton Hotel Kapalua

WEDNESDAY APRIL 5, 2000

Depart home city for Maui, Hawaii

Arrive at Maui Airport and transfer to the Ritz-Carlton, Kapalua

8 a.m. - 4 p.m. **Registration** Pre-function Foyer

All individuals are requested to stop by the registration desk. Breakfast coupons will be in the registration packet of all qualifiers and their guest to be used in the Ritz Carlton restaurants or room service on Thursday, Friday and Saturday mornings. Awards dinner is pre-assigned and designated in your registration packet.

5 p.m. - 6 p.m. **Reception for First Time Qualifiers** Poolside Terrace
*Casual attire

6 p.m. - 8 p.m. **Welcome Reception** Poolside Terrace
*Casual attire

THURSDAY APRIL 6, 2000

8 a.m. - 9 a.m. **Breakfast 81/81, 90/90 & Chairman's Club** Ballroom
(Club winner and spouse)
*Business Casual attire

9 a.m. - 11 a.m. **General Session** Ballroom
(All Agents, Managers and PR reps)

11:30 a.m. - 1 p.m. **Executive Advisory Council Luncheon** R. Smith's Suite

AFTERNOON AND EVENING AT LEISURE

FRIDAY APRIL 7, 2000

MORNING AND AFTERNOON AT LEISURE

7 p.m. - 9 p.m. **"A Hawaiian Celebration Luau"** Aloha Garden Pavilion
Ho'olaulea — celebrate in the spirit of friendship and goodwill
*Hawaiian attire

SATURDAY, APRIL 8, 2000

8 a.m. - 9 a.m. **SGA Breakfast/Meeting** Ballroom

MORNING AND AFTERNOON AT LEISURE

AWARDS NIGHT

5:30 p.m. - 6 p.m. **Cocktail Reception** Aloha Garden Pavilion
*Formal/Cocktail Attire

6 p.m. - 7:30 p.m. **Dinner** Aloha Garden Pavilion
*Designated Seating

7:30 p.m. - 9:30 p.m. **Awards** Aloha Garden Pavilion

9:30 p.m. - 11 p.m. **Reception and Dance** Aloha Garden Pavilion

SUNDAY, APRIL 9, 2000

Final Departure Departure information will be distributed to your room Saturday, April 8, 2000.

ALL INDOOR EVENTS ARE NON-SMOKING.

*No children under 14 to attend.

Promoted To Supervising Agent



Wesley Bangs
Rick Altig
Minnesota



Martha Cave
John Bury
Texas




Aba Diakite
Domenic Bertini
California



Duane Franklin
Vic Hancock
Kentucky



Mathew Hart
Gary Bleier
Wisconsin



Anthony Navarro
Tom Williams
Florida




Gilbert Sciacqua
Jatoft-Foti
California




Diana Watkins
Bruce Gilpatrick
Oregon



Larry Byrd
Rick Altig
Tennessee



Rick Choptuik
Rick Altig
Alberta




David Diamond
Dennis Ishler
Pennsylvania




Michael Gibson
Hancock-Boles
Ohio



Steven Jakubczak
Scott Smith
Illinois




John Nkenchor
Larry Geneser
Missouri




Terry Smith
Dennis Ishler
Pennsylvania



Lynda Weaver
Marc Morton
West Virginia



Jonathan Cannon
Domenic Bertini
California



Steven Devlin
Derrill Bailey
South Carolina



Anthony Fiani
Eric Giglione
New Jersey



Steve Godbout
Ramin Kouladji
New Brunswick



Ramin Maghsoud
Larry Kudlacek
Texas



Dewan Schoolfield
Danny VanHouten
Wisconsin




Steven Wade
Marc Morton
Ohio



Douglas Young
Peter Jewett
Ontario

Promoted To General Agent



Leandrew Alexander
John Sweeney
Colorado




Kenny Clark
Larry Geneser
Missouri



Michael Houston
Marc Morton
Ohio



Joe Marullo
Kevin Pawlowski
Texas




Richard Modica
Marc Morton
Virginia



Patrick Parisi
Lisa D'Amico
Pennsylvania



Keven Silvia
Rick Altig
Washington



Jimmy Tuggers
Richard Neal
Tennessee



Wendell Bangs
Rick Altig
Minnesota



Bradley Engh
Rick Altig
Minnesota




Joel Ivary
Marc Morton
Ohio



Daniel Mast
Mark Hancock
Illinois




Calvin Olson
Mark Hancock
Indiana



Reid Parker
Tom Williams
Florida



Craig Snyder
Surace-Surace
Ohio



Tamara Willsey
Scott Smith
Illinois



Clifford Carroll
Cohen-Hartman
Arizona




John Graham
Marc Morton
Virginia




Paul Lund
Scott Smith
Illinois



Joseph McArdle
Larry Geneser
Missouri



Terrence Palmer
Billy Faulkner
Virginia




William Sargent
Derrill Bailey
South Carolina



Tina Steward
Eric Giglione
New Jersey


Promoted To Master General Agent




Danny Alexander
Richard Neal
Arkansas




Lee Conti
Cohen-Rutt
California




Nicholas Nitkowski
Tom Williams
Florida



Craig Timmerman
Robert Glover
Michigan




Yaroslav Bitman
Larry Geneser
Kansas



Donald LaGrange
Rick Altig
Alaska




Robert Olson
Scott Smith
Illinois




Stacie Williams
Rick Altig
Tennessee



Christopher Cass
William Devine
Texas



Marcel Langlois
Nenad Vedo
Ontario



Ted Schilling
John Sweeney
Colorado

Watch Us Grow SGAs Expanding Territories



All Time Record to Beat					
★	Net ALP \$33,921	Year 1998	Month June		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Michael Crain	\$20,016		98	Andy Zomaya	Scott Smith
2. Timothy Cruise	19,714		98	Andy Zomaya	Scott Smith
3. Steven Polederos	14,011	84.04	86		Zeidner-Cowan
4. Kathleen Carpenter	13,065	86.51	78		Surace-Surace
5. Diana Watkins	12,963		100	Hurst Kopp	Bruce Gilpatrick
6. Scott Remyey	12,603		100		Eric Giglione
7. Rebecca Francis	12,264	89.99	88	Joseph Nosse	Surace-Surace
8. Brian Traboulay	12,194		100		Rick Altig
9. Scott Sonnenberg	12,011		100	Ryan Whitley	Larry Geneser
10. Leanne Hughes	11,881		100	Jeffrey Dinocento	Eric Giglione
11. Wendell Bangs	11,453		93		Rick Altig
12. Wesley Bangs	11,410		98	Wendell Bangs	Rick Altig
13. Marisol Portillo-Mata	11,321		98	Isaac Soussana	Cohen-Rutt
14. Derek Sandilands	11,279		100	Melinda-Rae Lyse	Rick Altig
15. Shelley Varley	11,194		100	Don Wold	Rick Altig
16. James Dattilo	11,120		87	Ed Orell	Marc Zipper
17. Julio Arriola	11,102		90	Michael Knapick	Scott Smith
18. Anthony Fiani	11,055		100	Jeffrey Dinocento	Eric Giglione
19. John DeMartino	10,932		100	Jeffrey Dinocento	Eric Giglione
20. Thomas Gilbert	10,804		93	Jeffery Churchfield	Rick Altig
21. Jack Seitz	10,778		100		Larry Geneser
22. Shirley Brown	10,754		93		Bruce Gilpatrick
23. Michael Wehrly	10,616		100	Hurst Kopp	John Sweeney
24. Joan Badzik	10,607		100	Ted Schilling	Rick Altig
25. Jinzhou Zhao	10,604		100	Wilbur Smith	Justin A. Jones
26. Gleb Ostrovsky	10,467		100		Rick Altig
27. Chad Lange	10,449		100	Gary Williams	Scott Smith
28. Steve Khadivian	10,430		88	Kevin Khadivian	Bill Boyle
29. Robert Colley	10,375		100	Robert Colley	George Cook
30. Thomas Favata	10,169		100		Surace-Surace
31. Donald McCrary Jr.	10,147		85	Eric Schott	Joshua Chalom
32. Damon Toth	10,140		100		Jatoft-Foti
33. Michael Perkins	10,070		96	Doreen Ryan-Foti	Eric Giglione
34. John Huber	10,064		100	David Brister	Larry Geneser
35. Arkadi Nulman	10,004		93	Vlad Basov	Jatoft-Foti
36. Kelly McDonald	9,889		98	Kelly McDonald	Marc Morton
37. Michael Houston	9,866		100		Michael Busico
38. Angeles Ordas	9,847		100		Scott Smith
39. Robert Olson	9,754		93	Robert Olson	Michael Busico
40. J. Saul Quiroz	9,725		100	Jose Quiroz	Tim Schroeder
41. Robert Zelic	9,699		95		Marc Morton
42. Edward Brown	9,678		96		Larry Geneser
43. Alan Becker	9,677		100		Larry Geneser
44. Levi Clock	9,627		100	Dan Stevens	Cohen-Rutt
45. Rudi Camenzind	9,564		100	Erik Graham	Lisa D'Amico
46. Edwin Rickard	9,245		100		Rick Altig
47. Peter Novellino	9,241		100	Jeffery Churchfield	Joshua Chalom
48. Seyyed Katouzian	9,204		100		Lisa D'Amico
49. Joseph Susic	9,150	100	94		Cohen-Rutt
50. David Iriye	9,140	100	100	William Cook	



1. Michael Crain
Downer's Grove, IL
SGA: Scott Smith



2. Timothy Cruise
Downer's Grove, IL
SGA: Scott Smith



3. Steven Polederos
Southfield, MI
SGA: Zeidner-Cowan



4. Kathleen Carpenter
Royalton, OH
SGA: Surace-Surace



5. Diana Watkins
Portland, OR
SGA: Bruce Gilpatrick



6. Scott Remmey
Edison, NJ
SGA: Eric Giglione



7. Rebecca Francis
Royalton, OH
SGA: Surace-Surace



8. Brian Traboulay
Burnaby, BC
SGA: Rick Altig



9. Scott Sonnenberg
St. Louis, MO
SGA: Larry Geneser



10. Leanne Hughes
Edison, NJ
SGA: Eric Giglione

"Quality only happens when you care enough to do your best."

-Anonymous

Chairman's Club Outstanding Producers

January

Agent	SGA	# of Times Qualified	Total Net ALP	Persistency
Jinzhou Zhao	Rick Altig	1	\$41,166	90.79



1. Michael Crain

Downer's Grove, IL
SGA: Scott Smith

"The main difference between myself and other Agents is my ability to be my customers' friend. The warm up I give to my potential customers is always about listening and caring about what they are saying. I prepare myself mentally before I go in the house, so I'm in the right frame of mind to sell and be sincere."



2. Timothy Cruise

Downer's Grove, IL
SGA: Scott Smith

"I feel my work ethic is what sets me apart from the average Agent. When an appointment is a 'no show', I work my 'second stack' of referrals, door knocks and leads that have been 'no shows' in the past. I also set high, but achievable goals. Most of all, I try to make everything simple for the customer."



3. Steven Polederos

Southfield, MI
SGA: Zeidner-Cowan

According to Zeidner-Cowan, Steven Polederos lives the Lenny Lennard phrase, "If I can't help you, I certainly won't hurt you."

World's Greatest Bonus

750+ Bonus

- | | | |
|--|--|---|
| Eddie C. Norman
SGA: Larry Geneser | Michael Crain
SGA: Scott Smith | Timothy Cruise
SGA: Scott Smith |
|--|--|---|

600+ Bonus

- | | | | |
|--|---|--|---|
| Scott W. Remmey
SGA: Eric Giglione | Scott Sonnenberg
SGA: Larry Geneser | Diana L. Watkins
SGA: Bruce Gilpatrick | Kathleen Carpenter
SGA: Surace-Surace |
| Rebecca Francis
SGA: Surace-Surace | Brian Traboulay
SGA: Rick Altig | Steven Polederos
SGA: Zeidner-Cowan | |

500+ Bonus

- | | | | | | |
|---|---|---|---|--|--|
| Shelley Varley
SGA: Rick Altig | James M. Dattilo
SGA: Marc Zipper | Thomas J. Favata
SGA: George Cook | Robert G. Colley
SGA: Bill Boyle | Julio Arriola
SGA: Scott Smith | Wesley Bangs
SGA: Rick Altig |
| Steve Khadivian
SGA: Scott Smith | John DeMartino
SGA: Eric Giglione | Anthony G. Fiani
SGA: Eric Giglione | Marisol Portillo-Mata
SGA: Cohen-Rutt | Michael Wehrly
SGA: Bruce Gilpatrick | |
| Damon M. Toth
SGA: Joshua Chalom | Michael Perkins
SGA: Jatoft-Foti | Leanne M. Hughes
SGA: Eric Giglione | Shirley J. Brown
SGA: Larry Geneser | Chad M. Lange
SGA: Rick Altig | |
| Arkadi Nulman
SGA: Larry Geneser | Thomas Gilbert
SGA: Rick Altig | Jack H. Seitz
SGA: Hancock-Boles | Donald McCrary Jr.
SGA: Surace-Surace | Joan R. Badzik
SGA: John Sweeney | |
| Gleb Ostrovsky
SGA: Justin A. Jones | Derek Sandilands
SGA: Rick Altig | John T. Huber II
SGA: Eric Giglione | Wendell Bangs
SGA: Rick Altig | Jinzhou Zhao
SGA: Rick Altig | |

400+ Bonus

- | | | | | |
|--|--|--|--|---|
| Rudi Camenzind
SGA: Cohen-Rutt | Robert D. Zelig
SGA: Tim Schroeder | Alan Buck Luymes
SGA: Rick Altig | Joseph W. Sucic
SGA: Lisa D'Amico | Duane A. Mobley
SGA: Larry Geneser |
| Kelly McDonald
SGA: Jatoft-Foti | Larry Malitz
SGA: Patrick Shehan | J. Saul Quiroz
SGA: Michael Busico | Christopher Cass
SGA: William Devine | Ronald K. Borch
SGA: Rick Mansfield |
| David Ballard
SGA: Jatoft-Foti | Francisco Perez
SGA: Eric Giglione | Robert K. Olson
SGA: Scott Smith | Peter Novellino
SGA: Rick Altig | Mark W. Bleier
SGA: Gary Bleier |
| David T. Iriye
SGA: Cohen-Rutt | John D. Franklin
SGA: Cohen-Rutt | Angeles A. Ordas
SGA: Michael Busico | Levi G. Clock
SGA: Larry Geneser | Stanley E. Jones
SGA: Kevin Pawlowski |
| Michael Houston
SGA: Marc Morton | Edwin L. Rickard
SGA: Lisa D'Amico | Alan E. Becker
SGA: Larry Geneser | Edward M. Brown
SGA: Marc Morton | Seyed Katouzian
SGA: Joshua Chalom |

All Time Record to Beat
Month: \$46,561 Net ALP

January Production							
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Robert Zelig	\$19,604	\$19,604		95	2		Tim Schroeder
2. Anthony Fiani	19,125	19,502		100	1	Jeffrey Dinocento	Eric Giglione
3. Wesley Bangs	16,957	16,957		98	3	Wendell Bangs	Rick Altig
4. Jack Seitz	13,702	13,702		100	1	Ross Boles	Hancock-Boles
5. Anthony Navarro	11,748	11,748		100	1	Nicholas Nitkowski	Tom Williams



1. Robert Zelig
 Salt Lake City, UT
 SGA: Tim Schroeder



2. Anthony Fiani
 Edison, NJ
 SGA: Eric Giglione



3. Wesley Bangs
 Nashville, TN
 SGA: Rick Altig



4. Jack Seitz
 Cincinnati, OH
 SGA: Hancock-Boles



5. Anthony Navarro
 Ft. Lauderdale, FL
 SGA: Tom Williams

“Great things are accomplished by talented people who believe they will accomplish them.”

— Warren Bennis

Supervising Agents

All Time Record To Beat

Month: \$103,854 Net ALP

January Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Joe Hathorne	\$19,377	\$26,922		95	4	Michael Knapick	Scott Smith
2. Chris Wittenbach	18,778	27,622		96	5		Justin A Jones
3. Tony Sutton	14,897	19,581		100	2	Dan Stevens	Larry Geneser
4. Steven Thompson	12,829	19,756		100	3	Thomas Foley	David Hausman
5. Daniel Andrecheck	12,113	19,302		98	2	James Engel	Pat Shehan
6. Jimmy Tuggers	11,782	12,135		100	2	Kyle Winebrenner	Richard Neal
7. James Peate	11,451	18,555	80.44	78	3	Ed Orell	Marc Zipper
8. Rhonda Ray	10,251	10,250		93	2	Hans Wikle	Marc Morton
9. Vito Pecoraro	9,852	18,098		100	2	Stephen Liberto	Eric Giglione
10. Paul Vojtek	8,031	12,472		94	3	Martin Poelman	Peter Jewett



1. Joe Hathorne
Downer's Grove, IL
SGA: Scott Smith



2. Chris Wittenbach
Tupelo, MS
SGA: Justin A. Jones



3. Tony Sutton
Kansas City, MO
SGA: Larry Geneser



4. Steven Thompson
Atlanta, GA
SGA: David Hausman



5. Daniel Andrecheck
Meridan, CT
SGA: Pat Shehan

General Agents

“Winners must have two things: Definite goals and a burning desire to achieve them.”

All Time Record to Beat

Month: \$163,741 Net ALP

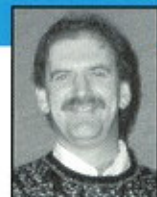
January Production

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Hurst Kopp	\$51,220	\$51,905		98	8	Bruce Gilpatrick
2. Michael Knapick	43,498	57,637		96	13	Scott Smith
3. Christine Campbell	40,782	61,608		98	11	Cohen-Hartman
4. Dan Stevens	39,970	49,329		100	3	Larry Geneser
5. Kevin Khadivian	39,724	39,724		93	11	Scott Smith
6. James Isip	31,978	28,998		100	9	Cohen-Rutt
7. Edward Orell	31,925	61,992	74.65	72	10	Marc Zipper
8. Stephen Liberto	28,988	44,470		100	8	Eric Giglione
9. James Engel	28,508	40,485		98	4	Pat Shehan
10. Robert Olson	28,055	26,292		95	4	Scott Smith

TOP REGIONAL GENERAL AGENTS

January Production

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Alan Martyn	\$45,541	\$106,709		98	20	Rick Altig
2. Gary Williams	41,770	57,637		97	8	Rick Altig
3. Jeffory Churchfield	28,227	61,608		96	10	Rick Altig



1. Alan Martyn

Burnaby, BC
SGA: Rick Altig

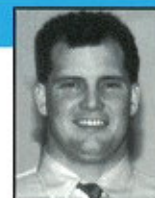
“Greatness lies not in being strong, but in the right use of strength.”

— Henry Ward Beecher



1. Hurst Kopp

Portland, OR
SGA: Bruce Gilpatrick



2. Michael Knapick

Downer's Grove, IL
SGA: Scott Smith



3. Christine Campbell

Phoenix, AZ
SGA: Cohen-Hartman



4. Dan Stevens

Kansas City, MO
SGA: Larry Geneser



5. Kevin Khadivian

Downer's Grove, IL
SGA: Scott Smith

“There are no secrets to success. It is the result of preparation, hard work and learning from failure.”

— Colin Powell

Master General Agents

Category I

SGA	1st Yr Agent	Quota	% Quota	Net ALP	NG	Pers
Scott Smith	\$166,543	\$90,000	185	\$242,940	95	NEW
Larry Geneser	93,994	60,000	157	210,521	98	NEW
Cohen-Rutt	126,910	90,000	141	193,091	98	NEW
Eric Giglione	87,759	80,000	110	193,194	100	NEW
Rick Altig	260,808	300,000	87	638,521	98	NEW
Marc Morton	57,862	70,000	83	119,445	96	NEW

Category II

SGA	1st Yr Agent	Quota	% Quota	Net ALP	NG	Pers
Kevin Pawlowski	\$41,043	\$50,000	82	\$76,305	100	NEW
David Hausman	47,893	60,000	80	78,673	99	NEW

Category III

SGA	1st Yr Agent	Quota	% Quota	Net ALP	NG	Pers
Surace-Surace	\$56,266	\$40,000	141	\$128,424	77	74.59
Cohen-Hartman	46,438	40,000	116	83,743	95	NEW
William Devine	41,049	40,000	103	73,776	99	NEW
Tom Williams	36,452	40,000	91	78,240	95	NEW

Category IV

SGA	1st Yr Agent	Quota	% Quota	Net ALP	NG	Pers
Bruce Gilpatrick	\$51,221	\$30,000	171	\$58,528	98	NEW
Patrick Shehan	46,412	30,000	155	91,603	97	NEW
Rick Mansfield	39,577	30,000	132	53,249	100	NEW
Hancock-Boles	33,997	30,000	113	41,644	97	NEW
Michael Busico	27,707	30,000	92	62,978	99	NEW
Justin A. Jones	27,317	30,000	91	69,744	98	NEW

Category V

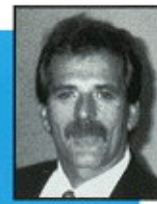
SGA	1st Yr Agent	Quota	% Quota	Net ALP	NG	Pers
Joseph Manone	\$24,942	\$20,000	125	\$58,050	92	NEW
Robert Glover	21,820	20,000	109	44,287	99	NEW
Tim Schroeder	20,277	20,000	101	24,160	96	NEW



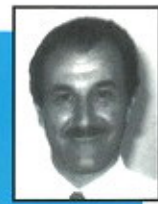
Category I



SCOTT SMITH
Downer's Grove, IL



LARRY GENESER
Kansas City, MO



DAVID COHEN & RICHARD RUTT
Los Angeles, CA

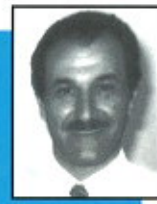
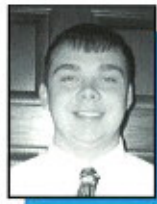


ERIC GIGLIONE
Edison, NJ

Category III



JIM & STEVE SURACE
N. Royalton, OH



DAVID COHEN & STEVE HARTMAN
Phoenix, AZ



WILLIAM DEVINE
Irving, TX



Category IV



BRUCE GILPATRICK
Portland, OR



PATRICK SHEHAN
Meriden, CT



RICK MANSFIELD
Yarmouth, ME



VIC HANCOCK & ROB BOLES
Cincinnati, OH

Category V



JOSEPH MANONE
Menomonee, WI



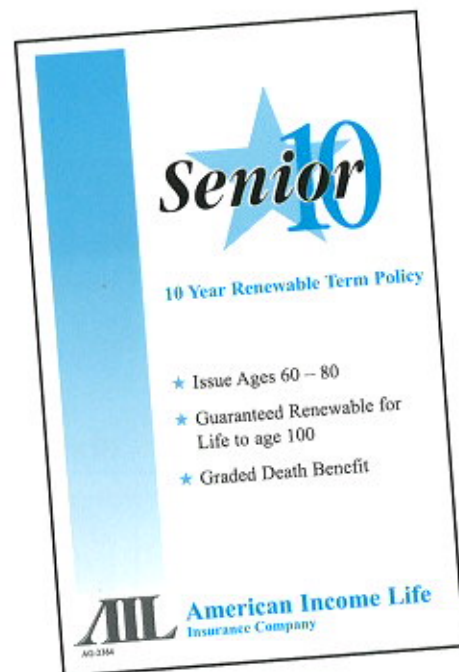
ROBERT GLOVER
Kalamazoo, MI



TIM SCHROEDER
Salt Lake City, UT



Senior 10 — Now More People Can Come To Terms With Life Insurance



10-year renewable term plan

Issue ages 60-80

Guaranteed renewable for life to age 100

Graded death benefit available

Note: There are two different policy forms involved in this plan. Policies are issued based on answers on the application.

Plans and benefits may vary by state.

Underwriting Reminders

- You cannot write anyone who AIL has declined for life coverage in the past.
- Prepare applicants for a verification call from the Home Office.
- You can write this new plan and any of our other life plans at the same time.
- Questionnaires are not required with this application.

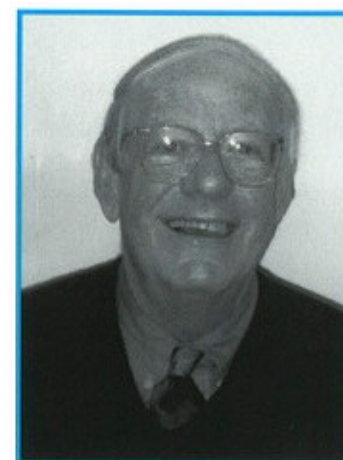
The Senior 10 is approved in all states EXCEPT:

Maryland	Vermont
Missouri	Washington
Montana	West Virginia
New Jersey	Quebec
South Carolina	New Zealand

For more information about the Senior 10 and where this plan is approved, consult American Income's web site at www.aillins.com

IMPOSSIBLE?

Do The "Impossible"



Larry Malitz

... it can't be done! Of course it can't be done! No one has ever done it before. Nobody will ever do it!

But these skeptics obviously didn't know Larry Malitz. And they missed A LOT! What is so wonderful about Larry Malitz? Well, he is a good husband, a good father and a good human being.

The skeptics might say, "There are others like that."

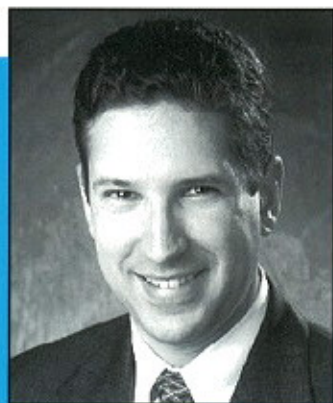
Yes, this is probably true, but ...

Did anyone in the history of the insurance industry write more than 15,000 applications? Well, Larry Malitz did.

What a historic feat!

In his chosen vocation, for Larry Malitz, yesterday, today, tomorrow and forever, the joy has always been in the doing.

So remember the accomplishment of Larry Malitz when you go out and sell. And know that no matter what obstacles you face, it CAN be done.



from the desk of Paul Straubel

National Marketing Director

Most of the important things in the world have been accomplished by people who have kept on trying . . .
— Dale Carnegie

Are You Claiming Success?

I recently met with the President of one of the largest international unions to discuss American Income and how we can provide additional benefits and service to his members. In the course of the discussion, he paused, turned to me and said *"I really like AIL's insurance programs, but they aren't of any benefit to my members. In fact, I am aware of only one claim you have paid out to one of my members in all the years we have been working with you."*

Wow, what a statement! To say I was surprised, is putting it mildly. But it made me pause and think.

Of the more than one million members in this particular union, almost a half million are currently covered under our AD&D program. I found it hard to believe that out of all those people, American Income had paid only one claim. When I returned to the office, I requested a claims report for all claims paid on the AD&D insurance coverage along with all other claims paid on Life and A&H policies purchased by members. What I received was overwhelming. I had in my hands a six-inch thick report detailing all the claims paid to members of this one union.

The president's words, which still ring in my ears, have opened my eyes to an important fact. Too often we lose perspective of the product we offer and sell to members — life insurance. The benefit of all the efforts we go through to insure members on an individual and group basis are finally realized when a claim is paid to that member or their surviving family.

So how can we demonstrate AIL is a company that stands behind its product and also values those union, credit union and association members who are our customers?

One of the most powerful marketing tools available to you today is the monthly claims paid report received by your Agency through the CAS system. Are you using it each month? This report is a great way to illustrate to groups how many claims have been paid on behalf of their members! If you're ever in a situation with a group that for whatever reason doesn't wish to renew, request a copy of the group's claims report* through your SGA. Then show your customers what AIL has been doing for them.

As for the international union president, I just reported back to him that we have paid more than \$1,364,258 in AD&D claims to date and \$2,398,196 in Life and A&H claims to its members. Now, who do you think is surprised?

Start claiming success in your marketplace. After all, that is what our business is all about!

* These reports are generated by the affiliation name written on the original application by the Agent or noted on the claims form. Make sure you are requesting a report based on the way a group's name is listed on the application. For example, local 1 of the International Brotherhood of Teamsters union could be listed as 'IBT 1' or 'Teamsters 1.'

Qualifiers

ANTHONY GENTILI	\$650
WENDI ROSE	\$650
SUSAN FULDAUER	\$500
DARRELL DOREY	\$500
LEO VANDENBUSSCHE	\$500
ROBERT COX	\$500
EILEEN HANSON-KELLY	\$400
DEBBIE ENSTEDT	\$300
ROBIN DENHAM	\$300
SANDRA JOHNSON	\$300
ERIN MCKEE	\$250
LINDA STADTLER	\$250
MALKA ARONY	\$250
DAVID KOVELOSKI	\$250
KRISSA HENSLEY	\$250
CHERYL COOK	\$250
BRENDA DISOMMA	\$250
WILLIAM VERBETEN	\$200

Total \$6,550

PR BONUS



- JANUARY
- FEBRUARY
- MARCH
- APRIL
- MAY
- JUNE
- JULY
- AUGUST
- SEPTEMBER
- OCTOBER
- NOVEMBER
- DECEMBER

All Time PR Card Production Record

Month: 18,960 cards

January Production

PR Manager	# Cards	SGA
1. Randy Altig	6,515	Rick Altig
2. Debbie Enstedt	3,097	Rick Altig
3. Malka Arony	1,997	Cohen-Hartman

Category A	# Cards	SGA
1. Anthony Gentili	8,050	Joshua Chalom
2. Susan Fuldauer	1,949	Mark Hancock
3. Leo VanDenBussche	1,687	Rick Altig
4. Robin Andrade	1,621	Ali Shahrak
5. Randy Altig	1,483	Rick Altig

Category B	# Cards	SGA
1. Wendi Rose	2,043	William Devine
2. Thomas Wall	1,773	Peter Jewett
3. Robert Cox	1,572	Mike Jones
4. Sandra Johnson	1,081	Gary Bleier
5. Robin Denham	1,014	Larry Geneser

Category C	# Groups	SGA
1. Darrell Dorey	20	Ramin Kouladji
2. Malka Arony	17	Cohen-Hartman
3. Robert Cox	13	Mike Jones
4. Vivian Unger Dwyer	12	Billy Faulkner
5. David Koveloski	12	Michael Lavin

PR Representative

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories.

Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: Must have 2 PR Representatives coded and meet production requirements.

PR Manager



Randy Altig
Redmond, WA
SGA: Rick Altig

CATEGORY A:



Anthony Gentili
Toronto, ON
SGA: Joshua Chalom



Susan Fuldauer
Indianapolis, IN
SGA: Mark Hancock

CATEGORY B:



Wendi Rose
Irving, TX
SGA: William Devine



Thomas Wall
Brantford, ON
SGA: Peter Jewett

CATEGORY C:



Darrell Dorey
Riverview, NB
SGA: Ramin Kouladji



Malka Arony
Phoenix, AZ
SGA: Cohen-Hartman

"Give the world the best you have and the best will come back to you."

-Anonymous

MONETARY DONATIONS**\$10,000 AIL and SGAs**

Provided contribution to SEIU President Andy Stern for the Bildner/Stern Tribute Journal.

\$550 The Bailey Agency and The Altig Agency

Donated to the AFL-CIO scholarship fund.

\$500 David Hausman

Donated money and food to the General Teamsters Local 528 during their strike.

\$300 The Altig Agency

Donated \$150 towards prizes for the Local 213's Annual Golf Tournament. In addition, the Agency bought two spots of golf for \$75 each.

\$50 The Bailey Agency

Donated to the boys basketball team at Georgetown High School.

\$125 Jatoft-Foti

Contributed to the Teamsters Local 287 for the "Secretary's Christmas Party."

Total
\$11,525

OTHER INVOLVEMENT**AIL of Chicago**

Donated a 25" TV to the Ironworkers Local One as part of a fundraising effort to fight Leukemia.

Donated a 25" TV to the United Steelworkers District Council for their annual members fundraiser.

Donated a stereo and entertainment unit to UFCW Local 811 for their annual crusade against Leukemia.

Donated a 25" TV for UFCW Local 546 and 1540 for their Leukemia fundraiser.

Donated a 25" TV to IBEW 14 for their annual political action fundraiser.

Donated \$350 in gift certificates to various AFSCME locals for their annual Christmas fundraisers.

Donated a 19" TV to the American Postal Workers for their annual Christmas fundraiser.

Eric Giglione

Donated hams to CURA, Inc. for the organization's Christmas dinner program.

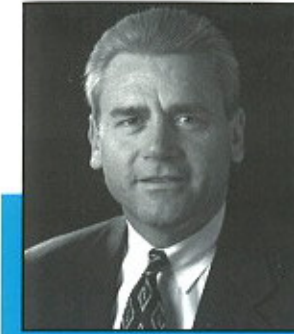
The Altig Agency

Contributed food to the Greater Vancouver Food Bank Society during the food bank's holiday food drive.

Offered support to the CEP Local 115 A and GCIU Local 34M during their strike for a first contract.

Jatoft-Foti

Supported the Asian Pacific American Labor Alliance Third Annual Awards dinner.

The AIL Labor Advisory Board Welcomes . . .

"I look forward to serving the more than 800,000 members of this great International and to continuing this Union on its path as the most innovative and dynamic in the labor movement."

Terence M. O'Sullivan

General President Of The Laborers' International Union of North America

Terence M. O'Sullivan, 44, was elected General President of Laborers' International Union of North America (LIUNA) at a meeting of the Union's General Executive Board in Washington, D. C. He succeeds Arthur A. Coia, who announced his retirement, effective January 1, 2000, after over 40 years of dedicated service to the Laborers.

"It is an honor and privilege to be elected to serve as General President of the Laborers' International Union of North America," said O'Sullivan. "I look forward to serving the more than 800,000 members of this great International and to continuing this Union on its path as the most innovative and dynamic in the labor movement."

O'Sullivan has served as an International Vice President since February, 1999. A veteran of LIUNA at both the International and local levels, he brings years of experience and expertise to the leadership of the Union.

A native of California, O'Sullivan began his career with the Laborers in 1974. A long-time member of Local 1353, Charleston, WV, O'Sullivan worked as the Administrator of the West Virginia Laborers' Training Fund. He also served as the assistant director of LIUNA's Construction, Maintenance and Service Trades Department. He was appointed as Mid-Atlantic Regional Manager and Assistant to the General President in early 1999.

Founded in 1903, LIUNA represents more than 800,000 workers in construction, environmental remediation, maintenance, food service, health care, clerical and other occupations. The Union also has members in state, local and municipal government and postal service.

Company Quality Averages — January

Net to Gross: 72%

Persistency: 73.23%

These figures will be used as the minimum qualification requirements for all bonuses.
 Note: Only net to gross is used during the first eight months from Agent's hire date.

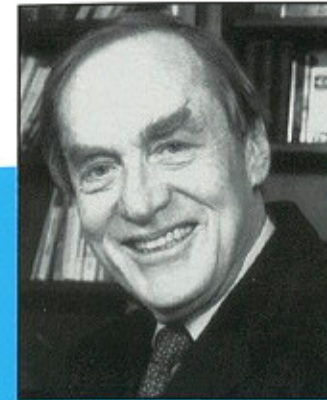


Brian Traboulay of Altig-Altig shows off his cake as the Agency celebrated Brian's all time record in individual production. Brian's year-to-date production for 1999 was \$221,368 net ALP with 91.4% persistency.

Dates to Remember

April 5-9 (Wednesday - Sunday)— 2000
 Convention at the Ritz-Carlton Kapalua in Hawaii

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*f*rom the desk of
Bernard Rapoport

Founder
 American Income Life

*If a man advances
 confidently in the
 direction of his
 dreams, he will
 experience success
 unknown in
 common times.
 — Thoreau*

We Can Do It

Last month, I reminded you that you constitute the "World's Greatest Sales Force," but now, I want to tell you why.

From the time I started American Income in 1951, it took 35 years to reach \$104 million of premium income — an average of about \$3 million a year. In the next eight years (1987-1995), AIL premium income increased over \$100 million to \$206 million — a rate of more than \$12 million a year.

It gets better.

Between the years 1996 and 2000, premium income will exceed \$300 million. In that five year period, AIL premium income will increase at a rate of \$20 million annually. With this history of improvement, American Income will likely increase premium income by more than \$30 million this year.

So what is the point of this tremendous story? All of these accomplishments as well as future accomplishments have been made possible because of you, the American Income field force.

Your commitment to the P-I-E theory of Passion, Integrity and Energy, produces miraculous results. And because all of you have adopted the right attitude in wanting to know more today than yesterday, you are going to do in three years what took 35 years, then eight years and then five years to accomplish.

Figures are exciting when they show the kind of progress that you collectively have contributed to the success of American Income.

As one great philosopher said "Attitudes are more important than facts." If all we relied on were facts, there would be no such thing as love or breaking records or doing better today than yesterday.

Your greatness as a group is that you do, indeed, believe in miracles, but you don't rely on them. That is why you have and will continue to experience phenomenal success.

Sincerely

Bernard Rapoport

Welcome To The Caribbean

Caribbean Cruise aboard

**Royal Caribbean's
Nordic Empress**



Convention 2001

American Income Life